

INTERMOUNTAIN COMMUNITY BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2634490	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,080	\$1,004	-7.0%		
Loans	\$679	\$579	-14.7%		
Construction & development	\$151	\$82	-45.5%		
Closed-end 1-4 family residential	\$69	\$67	-3.5%		
Home equity	\$31	\$30	-5.5%		
Credit card	\$2	\$2	3.9%		
Other consumer	\$9	\$6	-32.1%		
Commercial & Industrial	\$134	\$117	-13.2%		
Commercial real estate	\$145	\$149	3.1%		
Unused commitments	\$166	\$50	-70.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$182	\$174	-4.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$15	\$31	106.0%		
Cash & balances due	\$103	\$147	42.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$22	\$18	-16.5%		
Open-end HELOC originated for sale (quarter)	\$3	\$0	-100.0%		
Closed-end mortgage originations sold (quarter)	\$19	\$18	-6.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$973	\$924	-5.0%		
Deposits	\$824	\$781	-5.2%		
Total other borrowings	\$144	\$139	-3.5%		
FHLB advances	\$49	\$34	-30.6%		
Equity					
Equity capital at quarter end	\$107	\$80	-25.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	7.3%	--		
Tier 1 risk based capital ratio	11.5%	10.7%	--		
Total risk based capital ratio	12.7%	11.9%	--		
Return on equity ¹	-29.2%	-1.4%	--		
Return on assets ¹	-3.0%	-0.1%	--		
Net interest margin ¹	3.7%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	85.4%	108.1%	--		
Loss provision to net charge-offs (qtr)	91.7%	54.3%	--		
Net charge-offs to average loans and leases ¹	6.9%	2.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	6.4%	2.5%	5.3%	1.4%	--
Closed-end 1-4 family residential	3.4%	2.6%	1.8%	0.9%	--
Home equity	1.7%	1.1%	0.9%	0.5%	--
Credit card	0.0%	0.0%	2.0%	0.4%	--
Other consumer	1.1%	6.3%	1.7%	0.8%	--
Commercial & Industrial	2.2%	3.3%	0.2%	0.6%	--
Commercial real estate	2.3%	1.7%	0.0%	1.2%	--
Total loans	2.9%	2.0%	1.8%	0.8%	--